

EXHIBIT 16

American General Life
Insurance Company
A member of American International Group, Inc. (AIG)
Life Claims 380S
P. O. Box 305800
Nashville, TN 37230-5800



June 20, 2017

ZACHARI CHEVOLA
13 MACINTOSH DR
MIDDLETOWN NY 10941

Insured: ROBERT A CHEVOLA
Claim Number: 0017021751

We acknowledge receipt of your claim form and the Doctor's information on policy 11-YH00877801. Unfortunately, we will need additional information to further review your dispute. Because your dispute is regarding the mental capacity of the insured; we will need information from the Doctor's indicating such.

If all parties claiming an interest in the policy proceeds can reach an agreement as to the disbursement of the proceeds, I would suggest that you have your agreement placed in a written document executed by each of the parties and have it acknowledged before a notary public.

We will be unable to continue delaying the process of the claim without further documentation. In order to allow you additional time to obtain this additional information for review, we will defer the claim until July 10, 2017.

If you have any additional questions, please let us know.

Life Claims
Phone Number (877) 800-2418
Fax Number (615) 749-2257